

Information to identify the case:

Debtor 1	Patricia Geosits	Social Security number or ITIN	xxx-xx-0531
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-16020-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia Geosits

5/12/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia Geosits
DebtorCase No. 17-16020-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 21

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db
516727466 +Patricia Geosits, 45 Spencer Ave, Clifton, NJ 07013-2813
516727468 +Anthony Cancilleri, 32 Sycamore Lane, Toms River, NJ 08753-2543
516727469 +Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
517158166 +Hackensack Univ. Medical Center, P.O. Box 48027, Newark, NJ 07101-4827
Hackensack University Medical Center, c/o CCCB, PO Box 1750,
Whitehouse Station, NJ 08889-1750
516960775 Hunterdon University Medical Center, C/O CCCB, PO Box 1750,
Whitehouse Station, NJ 08889-1750
516727472 Lexis Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
516727474 +Rushmore Loan Mgmt Ser, Pob 52708, Irvine, CA 92619-2708
516727477 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)
516727476 +St Josephs Reginal Med Center, PO BOx, Newark, NJ 07188-0001
516960893 St Mary's, C/O CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
516785180 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, P.O. Box 9013,
Addison, Texas 75001-9013
516951133 Wilmington Savings Fund Society, et al, c/o Rushmore Loan Management Services,
P.O. Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 12 2020 23:38:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov May 12 2020 23:38:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516727467 +E-mail/Text: bankruptcy@certifiedcollection.com May 12 2020 23:38:32
Certified Credit & Collection, P.O. Box 336, Raritan, NJ 08869-0336
516727470 EDI: IRS.COM May 13 2020 02:58:00 Internal Revenue Service, Special Procedures,
Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
516727471 +E-mail/Text: bncnotices@becket-lee.com May 12 2020 23:37:56 Kohls/capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516727473 +EDI: TFSR.COM May 13 2020 02:58:00 Lexus Financial Services, PO Box 4102,
Carol Stream, IL 60197-4102
516968188 EDI: PRA.COM May 13 2020 02:58:00 Portfolio Recovery Associates, LLC,
c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516727475 +EDI: SEARS.COM May 13 2020 02:58:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:

Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, et al
bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 21

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Patricia Geosits courtdocs@oliverandlegg.com,
R59915@notify.bestcase.com

TOTAL: 6